



Order Filed on December 26, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

811974
PHELAN HALLINAN DIAMOND & JONES, PC
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103
856-813-5500
Attorneys for DITECH FINANCIAL LLC

In Re:

KAREN LAMBERT A/K/A KAREN LEESE

Case No: 18-21262 - MBK

Judge: MICHAEL B KAPLAN

Chapter: 13

**ORDER RESPECTING REQUEST FOR
EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

DATED: December 26, 2018


Honorable Michael B. Kaplan
United States Bankruptcy Judge

The court having granted the Notice of Request for Loss Mitigation filed by KAREN LAMBERT, on 10/26/2018, and a Request for

☐ Extension of the 90 day Loss Mitigation Period having been filed
by _____, and for good cause shown

☒ Early Termination of the Loss Mitigation Period having been filed by DITECH
FINANCIAL LLC, and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is terminated effective immediately.
Upon termination, any adequate protection payment allowed by prior court order or
Chapter 13 Plan provision is hereby vacated and the debtor is required to resume making
payments at the contract rate.

The debtor is also required to cure any post-petition arrears that may have been incurred
due to tendering a payment amount less than the contract rate.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Karen Lambert
Debtor

Case No. 18-21262-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2018.

db +Karen Lambert, 259 Silver Lake Road, Blairstown, NJ 07825-4016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Craig Scott Keiser on behalf of Creditor DITECH FINANCIAL LLC craig.keiser@phelanhallinan.com
Denise E. Carlon on behalf of Loss Mitigation Bank of America dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE ON BEHALF OF THE
NOTEHOLDERS OF THE CWHEQ INC., CWHEQ REVOLVING HOM dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joan Sirkis Warren on behalf of Debtor Karen Lambert joan@joanlaverylaw.com
Kevin Gordon McDonald on behalf of Creditor HE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK, SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., et al kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Loss Mitigation DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Rosemarie Diamond on behalf of Loss Mitigation DITECH FINANCIAL LLC miguel.zavala@fedphe.com
Sherri Jennifer Smith on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11